

# 2017 Open Enrollment Action Checklist For State of Delaware Pensioners

Open Enrollment Period: May 8 – 26, 2017

Coverage Effective Date: July 1, 2017

It's Open Enrollment time, your once-a-year opportunity to enroll or make changes to your benefits!

All of the information you need for a successful Open Enrollment is located at

[www.delawarepensions.com](http://www.delawarepensions.com) and [de.gov/statewidebenefits](http://de.gov/statewidebenefits) (Select the "Open Enrollment" button, then choose the button for "Pensioners").

## For Non-Medicare Eligible Pensioners, Spouses and Dependents –

### **What You Need To Know:**

- Aetna will be the only health plan administrator for the HMO Plan and the CDH Gold Plan as of July 1. The IPA/HMO Plan and CDH Gold Plan offered through Highmark Delaware will no longer be available effective July 1. Highmark Delaware will continue to administer the First State Basic PPO Plan and Comprehensive PPO Plan.
  - *Currently enrolled in either the Highmark Delaware IPA/HMO or Highmark Delaware CDH Gold Plan?*
    - **If you take no action during Open Enrollment, you will be automatically defaulted into the corresponding Aetna HMO Plan or Aetna CDH Gold Plan for the plan year that begins July 1.**
    - **Important:** HMO members are required to select a Primary Care Provider (PCP). Pensioners who default or enroll in the Aetna HMO Plan and do not select a PCP during Open Enrollment will have one assigned to them by Aetna (based on location/proximity of the member to the provider's office).
- The benefit plan premiums (or rates) and the benefit plan designs for the **non-Medicare** health, dental and vision plans will not change on July 1.
- NEW consumerism resources are available to help you make informed decisions:
  - myBenefitsMentor® Consumer Decision Tool – Benefit-eligible State of Delaware **non-Medicare** Pensioners can use this online tool to view their recent health plan services and costs, estimated costs for FY18 and a personal recommendation on the most cost-effective health plan for them and their family. You will also receive a letter that complements the tool.
  - Mini-Videos – A curriculum of short, educational videos (5-10 minutes each) is available to help you learn more about what's new for FY18, the various health plans available and how to comply with the Spousal Coordination of Benefits Policy if you will be covering your spouse on your health plan.
  - Interactive Open Enrollment Benefits Guide – This online tool replaces the standard, static Open Enrollment PDF booklet by using audio, screen interaction and navigation demos of the SBO website to help you learn about available benefits.

### **What You Need To Do:**

#### **Call To Action**

➡ Use the checklist below to help you navigate the Open Enrollment process.

#### **Be an engaged consumer and actively participate in Open Enrollment:**

- ☐ Review your current dental, vision and **non-Medicare** health benefits coverage.
- ☐ Take advantage of the NEW consumerism resources and important information:
  - Important Background Information and Pensioner FAQs

- Plan Rates
- Plan Information – Including a link to the Health Plans where you can [search providers](#)
- Health Plan Comparison Chart
- Curriculum of Informational Mini-Videos
- Interactive Open Enrollment Benefits Guide
- myBenefitsMentor® Consumer Decision Tool
- Spousal Coordination of Benefits Policy, Guide and Online Form
- And more...

***I want to enroll, make changes or terminate coverage for me or my spouse/dependent(s):***

- ☐ **For Dental, Vision or non-Medicare Health coverage:** You **MUST** print and complete the necessary forms available on the Office of Pensions website **OR** complete and mail the health, dental and/or vision applications included in your Open Enrollment packet to the Office of Pensions **by May 26, 2017** (Mailing Address: Office of Pensions, McArdle Building, 860 Silver Lake Blvd, Ste. 1, Dover, DE 19904-2402). **Note:** If enrolling in an HMO plan, make sure your health or dental provider participates in the plan **before you enroll**. There are no out-of-network benefits in an HMO plan and you cannot change plans during the plan year if your provider decides to no longer participate in the plan.
- ☐ **For Blood Bank participation:** If you are interested in participating in Members for Life, you can complete the Blood Bank Form available on the [Office of Pensions](#) website or create an account with [Blood Bank of Delmarva](#).

***I cover my spouse on my non-Medicare health plan:***

- ☐ You **MUST** complete a new Spousal Coordination of Benefits Form online each year during Open Enrollment or your spouse's coverage will be reduced on July 1. The Spousal Coordination of Benefits Policy, Guide and Online Form are available at [www.ben.omb.delaware.gov/documents/cob](http://www.ben.omb.delaware.gov/documents/cob).

***I DO NOT want to enroll, make changes or terminate coverage for me or my dependent(s) and***

***I DO NOT cover my spouse on my health plan:***

- ☐ With the exception of the Highmark IPA/HMO and Highmark CDH Gold Plan changes noted on page 1, if you do **NOT** enroll, make changes or terminate coverage, your plan coverage for the current plan year will continue to carry over into the new plan year effective July 1.

***I have benefits and Open Enrollment questions:***

- ☐ Attend a [Benefit Health Fair](#) where you will have an opportunity to speak with each benefit vendor as well as a representative from the Office of Pensions or contact the Office of Pensions at (302) 739-4208 or 1-800-722-7300 from 8:00am to 4:30pm Monday through Friday.

## **For Medicare-Eligible Pensioners, Spouses and Dependents –**

***What You Need To Know:***

- This is your opportunity to enroll or make changes to your dental and vision benefits.
- The benefit plan premiums (or rates) and the benefit plan designs for the dental and vision plans will not change on July 1.

- **Medicare-eligible** pensioners, spouses and dependents have an Open Enrollment each fall for their health coverage. There are no changes to the rates for the Special Medicfill Medicare Supplement plans on July 1.
- A NEW consumerism resource is available to help you make informed decisions:
  - Interactive Open Enrollment Benefits Guide – This online tool replaces the standard, static Open Enrollment PDF booklet by using audio, screen interaction and navigation demos of the SBO website to help you learn about available benefits.

### ***What You Need To Do:***

#### ***Call To Action***

➡ Use the checklist below to help you navigate the Open Enrollment process.

#### ***Be an engaged consumer and actively participate in Open Enrollment:***

- ☐ Review your current dental and vision benefits coverage.
- ☐ Take advantage of the NEW consumerism resources and important information:
  - Pensioner FAQs
  - Plan Rates
  - Plan Information
  - Interactive Open Enrollment Benefits Guide
  - And more...

#### ***I want to enroll, make changes or terminate coverage for me or my spouse/dependent(s):***

- ☐ **For Dental and Vision coverage:** You **MUST** print and complete the necessary forms available on the Office of Pensions website **OR** complete and mail the dental and/or vision applications included in your Open Enrollment packet to the Office of Pensions **by May 26, 2017** (Mailing Address: Office of Pensions, McArdle Building, 860 Silver Lake Blvd, Ste. 1, Dover, DE 19904-2402).
- ☐ **For Blood Bank participation:** If you are interested in participating in Members for Life, you can complete the Blood Bank Form available on the [Office of Pensions](#) website or create an account with [Blood Bank of Delmarva](#).

#### ***I cover my spouse under my Highmark Delaware Special Medicfill Medicare Supplement Plan:***

- ☐ If you cover a spouse under the Highmark Delaware Special Medicfill Medicare Supplement Plan, you **DO NOT** need to complete a new Spousal Coordination of Benefits Form, **UNLESS** your spouse's employment or health insurance status has changed since July 2012.

#### ***I DO NOT want to enroll, make changes or terminate coverage for me or my dependent(s):***

- ☐ If you do **NOT** enroll, make changes or terminate coverage, your dental and vision plan coverage for the current plan year will continue to carry over into the new plan year effective July 1.

#### ***I have benefits and Open Enrollment questions:***

- ☐ Attend a [Benefit Health Fair](#) where you will have an opportunity to speak with each benefit vendor as well as a representative from the Office of Pensions or contact the Office of Pensions at (302) 739-4208 or 1-800-722-7300 from 8:00am to 4:30pm Monday through Friday.